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ABSTRACT

This document provides a brief Oregon Opportunity Grant. The Grant was started in 1971 and it is the only state-supported need based financial aid program for students at Oregon's seventeen community college, seven public four-year universities, and sixteen private four-year institutions. The Grant provides awards that consist of a combination of state funds and federal funds. The document gives a list of qualifications that students must meet in order to be eligible to apply for the Grant and a list of 2001-2002 opportunity grant recipients. Once students have received the Grant, they must make satisfactory academic progress to continue to receive the Grant at their institutions. In the years 2001-2002, nineteen million dollars was awarded to students. The report provides a comparison of the Grant program to similar programs in other states such as Washington. The system is currently facing three major issues: (1) unmet needs; (2) student work and loan burden; and (3) merit based aid. The report concludes that although Oregon is currently facing a fiscal crisis, it is still moving towards an investment in public services that will increase access to an affordable post-secondary education for citizens of Oregon. (Contains 25 references). (MZ)

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RESEARCH BRIEF:

OREGON OPPORTUNITY GRANT

THE OREGON OPPORTUNITY GRANT

In 1971, the Oregon Legislature created the Oregon Opportunity Grant (formerly the Oregon State Need Grant) to enable low and middle income Oregonians to receive a post-secondary education. Administered by the Oregon Student Assistance Commission (OSAC), the Grant is the only state-supported need-based financial aid program for students at Oregon's seventeen community college, seven public four-year universities and sixteen private four-year institutions.

The Oregon Opportunity Grant program distributes awards that consist of a combination of state funds and federal funds - Leveraging Educational Assistance Partnership (LEAP) dollars and Special Leveraging Educational Assistance Partnership (SLEAP) dollars. The LEAP and SLEAP programs are federal "matching" programs, which were instituted in 1974 to encourage states to begin or expand grant programs for postsecondary students. In 2001-02 approximately three percent of the funds awarded to students through these combined programs will come from LEAP/SLEAP.[1]

OREGON STUDENT ASSISTANCE COMMISSION

The Oregon Legislature created the Oregon Student Assistance Commission in 1959. Originally called the State Scholarship Commission, the agency administers a variety of state, federal and private student financial aid programs for the benefit of students attending post-secondary education institutions, including the Oregon Opportunity Grant.

A staff of 90 located in Eugene conducts activities of the Oregon Student Assistance Commission. Seven citizen commissioners oversee the staff: Five serve 4-year terms and two student commissioners serve 2-year terms. The Governor, with confirmation by the Oregon Senate, appoints the commissioners.

COMMISSIONERS OF THE OREGON STUDENT ASSISTANCE COMMISSION

Briam Clem - Chair
Bob Weil - Vice Chair

Dean Wendle
Erica Rivero
Caspar Sharpless
Jesse Lohrke
Terry Edvalson

ELIGBILITY

The Oregon Student Assistance Commission uses the Free Application for Federal Student Aid (FAFSA) as the sole source of data for determining eligibility. As a state agency, OSAC automatically receives any FAFSA record where the student indicates that they are an Oregon resident.

In general terms, student recipients of an Oregon Opportunity Grant must be:

- citizens or eligible non-citizens of the U.S.;
- residents of Oregon;
- undergraduates;
- financially needy - based on annual income, the number of persons supported in the household and the number of household members attending college; and
- enrolled full-time.

In addition, students must:

- be full-time students;
- not be in default on any federal Title IV loan or owe refunds to the institution on federal Title IV funds previously disbursed for attendance; and
- be enrolled in an eligible program: (1) a program leading to a baccalaureate or associate degree; or (2) a program, at least one academic year in length, approved by the U.S. Department of Education for Title IV programs.[2]

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Oregon Opportunity Grant Policy Brief

2002-03 Dependent Students: Household Size								
2	3	4	5	6	7	8	9	9+
$26,580	$32,830	$39,090	$45,340	$51,600	$52,770	$53,940	$55,110	Add $1,170

2002-03 Independent Students: Household Size								
1	2	3	4	5	6	7	8	8+
$8,130	$17,720	$21,890	$26,060	$30,230	$34,400	$35,180	$35,960	Add $780

Students must also make satisfactory academic progress as defined by the institution they attend. In Oregon, satisfactory progress varies amongst institutions. This ranges from full-time attendance, 2.0 cumulative G.P.A and the completion of 12 credit hours per term at Oregon's community colleges to full-time attendance, 2.0 cumulative G.P.A. and the completion of 67 percent of attempted credit hours per term at Portland State University.[3]

Eligible students may receive support from the Oregon Opportunity Grant program for no more than 12 terms or 8 semesters with the exception of eligible students who the institution determines are qualified individuals with disabilities under the Americans with Disabilities Act. Students who meet this exception are eligible to receive funding until completion of their undergraduate program.

To participate in the Oregon Opportunity Grant program institutions must be non-profit institutions of higher education located in the state of Oregon which:

- are recognized by the U.S. Department of Education as eligible institutions;
- request participation in the program; and
- sign an institutional participation agreement.[4]

THE OREGON OPPORTUNITY GRANT DISBURSEMENT

The Oregon Opportunity Grant is disbursed on a term-by-term basis. Students must apply for the grant each year prior to the annual award cutoff date. Distinct cutoff dates are set for each segment to ensure equitable distribution among students in each educational segment. Once OSAC determines that the maximum number of eligible students in any particular segment has been reached, the institution is notified.

The Oregon Opportunity Grant may vary in amount from $100 to an amount that shall not exceed 50 percent of the student's financial need.[5] In addition, grants vary in amount based on the cost of attendance at the institution the student chooses to attend.

Average Award Amounts Received by Type of Institution 2002-03	
Community Colleges	$1,044
Oregon University System	$1,254
Private Schools	$2,921

THE FACE OF THE OREGON OPPORTUNITY GRANT

The Oregon Opportunity Grant serves Oregon's lowest income families. Between 1995-2000, eligible dependent students came from families with an average household size of four and an average annual income of $19,067. Eligible independent students had an average household size of 2.4 and an average annual income of $5,967.

The number of resident, undergraduate Oregonians going on to post-secondary education in Oregon is growing. In 1997-98, there were 69,000 Oregon resident, undergraduates who submitted a FAFSA; in 2001-02 this number grew to 98,200. It is estimated that this number will grow to 116,600 in 2002-03 - 56 percent of which will likely attend a community college; 37 percent a public four-year university; and 7 percent a private four-year college.[6]

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In 2001-02, the number of community college students awarded an Oregon Opportunity Grant was 9,411. This compares to 7,994 for OUS students and 1,181 for students attending a private institution. The total amount of Oregon Opportunity grants awarded to community college students was $7.3 million. This compares to $9.04 million for OUS students and $3.5 million for students attending a private institution.[7]

In addition, the number of low-income Oregonians who are eligible for the grant is growing. In 1997-1998, 29,800 Oregonians were eligible for the grant; in 2001-02 that number grew to 44,800. It is estimated that 54,000 will be eligible for the grant in 2002-03.

At the same time, the Oregon Student Assistance Commission has been unable to serve all Oregonians who are eligible for the grant due to a lack of funding. In 2000-01, 24 percent of those eligible did not receive a grant due to lack of funds. In 2001-02, 29 percent were unable to receive the grant and it is estimated that in 2002-03, 33 percent of eligible low-income Oregonians will not receive an Opportunity Grant.[8]

2001-02 Opportunity Grant Recipients

Blue Mountain Community College	249
Central Oregon Community College	511
Chemeketa Community College	1,265
Clackamas Community College	430
Clatsop Community College	148
Klamath Community College	166
Lane Community College	1,871
Linn-Benton Community College	821
Mt. Hood Community College	614
Portland Community College	1,755
Rogue Community College	770
Southwestern OR. Community College	341
Treasure Valley Community College	105
Umpqua Community College	356

State Support for the Oregon Opportunity Grant

In the last decade, Oregon's investment in post-secondary education has steadily declined, giving rise to a "high tuition - low aid" model. As a result, the cost of education has been allowed to rise, while state-sponsored financial aid programs have not been expanded to assist students in paying for the rising costs of education.

Over the last thirty years, Oregon appropriations for higher education as a part of state tax funds have declined by 50 percent. In 1972, Oregon appropriated $12.45 of state tax funds for higher education per $1,000 of personal income. Today, Oregon only appropriates $6.18 per $1,000 of personal income.[9] At the same time, the value of the grant diminished from a high of 20 percent of the cost of attendance in 1971 to 10.4 percent today.

In 1999, the Oregon Legislature worked to make significant progress. The Legislature approved state support for the Oregon Opportunity Grant that provided enough funding to award grants to 98 percent of eligible students in all three sectors of post-secondary education.

However, the estimates made for enrollment, college costs and median family income in Oregon were insufficient. According to the Oregon Student Assistance Commission, the number of eligible students for the Oregon Opportunity Grant grew by 23 percent between 1999-2000 and 2000-2001. As a result, the progress made by the Legislature fell short of serving 98 percent of eligible students. Instead, 24 percent of eligible students in 2000-01 were unable to receive the grant due to a lack of funds.

In 2001, the Legislature gain worked to support the Oregon Opportunity Grant. The Legislature approved funding for the Oregon Opportunity Grant at current service level and included an additional $5 million in a final omnibus bill at the end of session.

In 2002, however, Oregon experienced five special sessions that eroded much of the progress made by the Legislature. The total cut from the five special sessions was $3 million. In addition, the Oregon Student Assistance Commission faces another $1.3 million if Ballot Measure 28 fails in January. The Grant also lost Oregon $600,000 in federal funds because Oregon will not be able to meet its matching requirement.

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This is combined with the passage of Measure 19 in September, which reduced the principle of the Education Endowment Fund. The passage of Measure 19 reduced funding for the grant by approximately $100,000 in the current biennium and an estimated $3.5 million in 2003-2005. This will result in the loss of 3,300 grants in 2003-2005.

Overall, in 2001-02, 1 out of every 3 eligible Oregonians were turned away due to a lack of funds. In 2002-2003, approximately 13,000 Oregon students who were eligible for a need-based Oregon Opportunity grant to attend a community college, an OUS campus, or an Oregon independent college did not receive financial assistance due to a lack of funds for the grant.[10]

In 2003, despite the state's fiscal crisis, the Legislature successfully increased state support for the Oregon Opportunity Grant program.

The Legislature appropriated $44.6 million in General and Lottery Funds to the Oregon Opportunity Grant program for 2003-2005. This was $12.8 million above the Governor's Balanced Budget for the Oregon Opportunity Grant program. In addition, this level of support will allow the state to meet requirements for an additional $1.2 million in federal funds.

The increased funding by the Legislature allows over 9,000 more students to be awarded an Oregon Opportunity Grant in 2003-2004 and over 11,000 more students in 2004-2005 than would have been awarded under the funding levels proposed in the Governor's Balanced Budget.

Though the Legislature was able to restore funds to the Oregon Opportunity Grant, lottery funds for the Education Stability Fund – which is the third major source of funding for the Oregon Opportunity Grant program behind General and Federal Funds – were reduced from $3.7 million in the Governor's Balance Budget to $647,977 for 2003-2005.

In addition, the Legislature passed legislation that required the Oregon Student Assistance Commission to study and report to the 2005 Legislature on the impact of a change to the Oregon Opportunity Grant program that would restrict award amounts for students at independent colleges to no more than the amount awarded to students attending state institutions of higher education with the Oregon University System.

Comparison with other states

Compared to other states, Oregon clearly provides insufficient state support for need-based financial aid. At the national level, in 2000-01 Oregon provided 3 percent of state funds for post-secondary education for state student aid efforts; the total national percentage was 8.5 percent. In addition, Oregon's student aid grant funds grew by 56 percent between 1992-2000 compared to Nevada which grew by 3,483 percent and Washington which grew by 301 percent.[11]

A Comparison of Oregon and Washington

	Oregon	Washington
Population	3.5 million	5.9 million
College Enrollment (Fall 01 Headcount)	192,000	398,000
Research Tuition/Fees (2002-03)	UO - $4,212	UW - $4,566

The lack of state support in Oregon for need-based aid is evident when Washington and Oregon's need-based program are compared side-by-side. Both states share similar population sizes, college enrollments and tuition and fee rates. In addition, both have seen a growth in voter approved initiatives that have restricted spending and revenues for the state budget, yet investment in financial aid has been dramatically different.

State Appropriations as Grants to Students (in millions)

	Oregon	Washington
1985-1986	$8	$8
1989-1990	$8	$13
1990-1991	$10	$20
1993-1994	$11	$44
2001-2002	$19	$89

In Oregon, the Oregon Opportunity Grant's service goal is to provide for 15 percent of the cost of attendance; the current level is 10.4 percent. In Washington, the grant's service goal is to provide for 100 percent of tuition and fees; the current level is 94 percent. While Oregon only serves full-time students, the Washington program also

serves part-time students and private vocational students as well as provides an additional $640 to student-parents [illegible][12]

In addition, strong differences between the programs also exist at the funding level.

Overall, research shows that the success of Washington's program, which has placed it ahead of Oregon's program, can be contributed to four key factors including: strong support by the Governor and legislative leadership; renewed public awareness; understandable service goals and broad based service populations.

CURRENT ISSUES

"Unmet Need":
According to the Advisory Committee on Student Financial Aid, "the primary cause of today's college access and persistence problem is the excessive level of unmet financial need and associated work and loan burden for low- and moderate-income high school graduates."[13]

UNMET NEED IS AT RECORD LEVELS			
Institution Type	Family Income		
	Low	Middle	High
Public Two-Year	$3,200	$1,650	$100
Public Four-Year	$3,800	$2,250	$400
Private Four-Year	$6,200	$4,700	$3,000

Unmet need is the financial burden that families must cover through work and loans to make up the difference between total college expenses and all federal, state and institutional grant aid. [14] Nationwide, in 2001-2002 high levels of unmet need prevented 406,000 college-qualified high school graduates from enrolling in a four-year college and 168,000 of them from attending any college at all. [15] Over the next decade, the number of students not attending any college based on high levels of unmet need is expected to grow to 2 million.[16]

The impact of high levels of unmet need is critical to degree completion. High levels of unmet need cause students to deviate from full-time on campus attendance, which is most conducive to academic success. Instead students move towards part-time attendance, living off campus and working long hours to avoid borrowing, which reduces the probability of persistence and degree completion by as much as 75 percent.[17]

OREGON AVERAGE UNMET NEED ACROSS COLLEGE SECTORS BY QUARTILE (1995-96 THROUGH 2000-01)				
Quartile	**1**	**2**	**3**	**4**
Community College	$4,540	$4,176	$2,124	$2,393
Oregon University System	$3,105	$2,660	$1,551	($6,063)
Independent OOG-Eligible Four Year	$4,608	$4,381	$4,566	($6,262)

As the national trend towards higher levels of unmet need continues, the level of unmet need in Oregon is also growing disproportionately. In the most recent, "Measuring Up" report card on higher education from the National Center for Public Policy and Higher Education, Oregon received a grade of "F" on college affordability. Affordability for higher education was based on three concepts: students' capacity to pay for college, the amount of need-based grant assistance and the loan burden associated with higher education expenses.

According to the National Center for Public Policy and Higher Education, the percent of family income needed to pay for college is 25 percent at Oregon's community colleges; 29 percent at public four-year universities; and 72 percent at private four-year institutions. This compares to 17 percent at community colleges in Idaho and 19 percent at Colorado's community colleges.

In addition, the lowest-income Oregonians pay 15 percent of their income for tuition at the lowest priced colleges. This compares to 8 percent in Arizona and 10 percent in Nevada.

Student Work and Loan Burden:
The student work and loan burden constitutes the funds a family must pay to cover the difference between total college expenses minus federal, state and institutional grant aid. In 1992 low-income families with high school graduates faced a work and loan burden of $6,238 at public two-year colleges. By 1999, there was little overall change in the

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levels of work and loan burden - $6,391 at public two-year colleges.[18]

To meet the student work and loan burden annual borrowing has increased steadily for low-income students. Between 1990-91 and 2000-01, the total amount of government-sponsored student grants compared to total student loans changed dramatically, basically reversing the total aid amounts utilized through federal funding sources. From 1992 to 1999, the average annual borrowing by low-income dependent undergraduate students increased from $526 to $717 – by 36 percent – at public two-year colleges.[19]

Though some level of borrowing and work commitments are expected for individuals seeking a post-secondary degree, high levels of work and loan burden dramatically reduce student academic performance, risk eligibility for grant aid and increase unmet need in subsequent years.

According to the Advisory Committee on Student Financial Assistance, college-qualified low-income high school graduates with high unmet need and their parents are as informed about finances as their peers with low unmet need but far more concerned. Parents of high unmet need students are almost 5 times more likely to be very concerned about perceive unmet need; high unmet need students are almost 3.5 times more likely. In addition, the Committee found that low-income high school students are:

- 17 times more likely to expect no college than their peers with low unmet need;
- 4.5 times more likely not to plan to attend college immediately (or were not sure) than their peers with low unmet need;
- only one-seventh as likely to complete a four-year college degree than their peers with low unmet need.[20]

In addition, according to the U.S. Department of Education, in 1995-1996, 21 percent of first-year students working 35 or more hours per week did not complete a full year of college, compared to 6 percent of those who worked less than 15 hours per week. Low-income students are more likely to work 25 or more hours per week than are students of high income – 47 percent of full-time students from families with incomes less than $20,000 worked 25 or more hours compared to 39 percent of those families with incomes higher than $100,000.

Overall, high levels of unmet need combined with high levels of student loans and work burdens have led to the gap in college attendance rates between students in the lowest income quartile and the highest income quartile to remain stable over the past 30 years. Between 1979 and 1999, the gap in attendance rates between the highest income quartile students than those in the lowest quartile have closed by only four percentage points.

Merit-Based Aid:
Over last two decades, despite record levels of unmet need, academic merit has replaced financial need as the primary determinant for the awarding of scholarships in most of the new state grant programs developed in the last ten years.

From 1991 to 2001 state spending on merit-based aid programs grew by 18.3 percent annually, compared with 7.7 percent a year growth for need-based aid during that same period. The proportion of state grants awarded based on merit, rather than need, has risen from 11 percent to 24 percent during this same period.[21]

Merit aid programs are very popular because rewarding students for their academic work seems to be the right thing to do. Yet, promises by merit-based aid programs to increase access and attainment to a college education are consistently broken.

According to the Harvard University Civil Rights Project, in a recent study of four well-known merit-based aid programs, including the Georgia HOPE scholarship program, "merit-based aid programs do not expand access to higher education."[22] Researchers found that only 4 percent of expenditures for the Georgia Helping Outstanding Pupils Educationally (HOPE) program resulted in increase college access in the state; the remaining 96 percent of the funds subsidized college costs for students who would have attended college anyway.

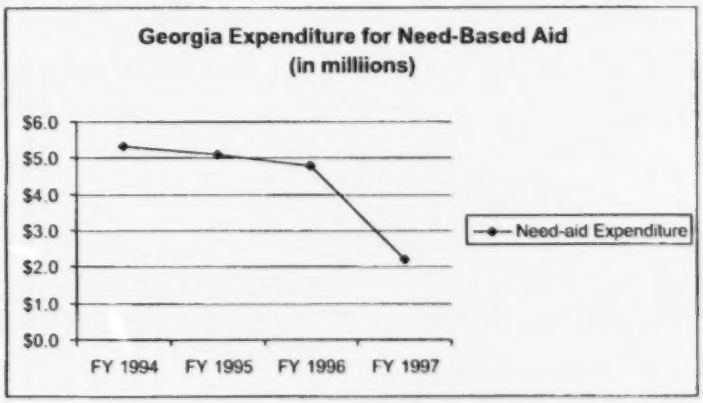
In Florida 40 percent of the Bright Futures Scholarships went to families with incomes over $60,000 per year in 1998.

In addition, there are broader consequences for the future of financial aid nationwide. Merit-based aid takes scarce state dollars and provides them to students who are already prepared both academically and particularly financially for post-secondary education. For example, the George HOPE scholarship, the larges state-run merit program in the country, cost an estimated $200 million annually. In Georgia this has come at the cost of need-based aid – state funding dropped from $5.3 million to $2.2 million from 1994 (first year of the HOPE program) to 1997.[23]

Moreover, examination of merit-based aid programs shows that many students who receive the scholarships have the financial ability to attend school with or without merit-based aid. For example, in New Mexico, nearly 80 percent of the recipients of the New Mexico Success Scholarship were from families earning more than $40,000 per year, well above the state's median income of approximately $32,000.[24]

Research also indicates that merit-based aid recipients are often the beneficiaries of federal tax credit programs for college tuition and tuition prepayment programs that low-income families are not. For example a U.S. General Accounting Office report showed that a majority of families investing in tuition prepayment programs in Florida, Alabama and Ohio had annual incomes 70 percent higher than the average income of most families with children under the age of 18.

Finally, the assumption that need-based aid programs open the doors to wide to college, allowing students that are not academically prepared to attend a community college or university to enter based solely on financial need is inaccurate. In many states, need-based aid programs require that students satisfy admission requirements to their chosen institution. In Oregon students must make satisfactory academic progress to continue to receive the Opportunity Grant as stated earlier.



Private vs. Public Benefit:

Research on the private benefits that a college degree offer to an individual, including increased lifetime earnings, higher savings levels and improved working conditions often overshadow the pubic benefits that go hand-in-hand with the private benefits of a post-secondary education.

Society has a lot to gain from investing in access to post-secondary education for the greatest number of individuals. Economically, benefits of a post-secondary education include increases in tax revenues, consumption and workforce flexibility. Socially, society benefits from reduced crime rates, increased charitable giving and community service, better social cohesion and appreciation of diversity and a greater quality of civic life.[25]

Overall

As Oregon continues through its current fiscal crisis it is clear that Oregon is at a crossroads: either fall further behind the nation in the area of financial aid or make an investment to increase access to the education and training necessary for Oregon's economic development and the participation of Oregonians in the state's growing knowledge-based economy.

If the increased funding supported by the 2003 Legislature is any sign, it appears that Oregon is moving towards an investment in public services that will increase access to an affordable post-secondary education for Oregonians.

Overall, the 2003 Legislative Session increased awareness of the growing shift in the cost of education away from the state and onto the shoulders of students. The strong legislative support for the Oregon Opportunity Grant combined with growing enrollment rates, skyrocketing tuition and demand for education are likely to increase the attention given to financial aid in the future.

OREGON OPPORTUNITY GRANT POLICY BRIEF

ENDNOTES

[1] "Oregon Opportunity Grant Program Policies and Procedures." The Oregon Student Assistance Commission. March 2002.

[2] "Oregon Opportunity Grant Program Policies and Procedures."

[3] "Satisfactory Academic Progress (SAP) Policies." The Oregon Student Assistance Commission. May 2001.

[4] "Oregon Opportunity Grant Program Policies and Procedures."

[5] Oregon Student Assistance Commission, Division 31: Oregon Opportunity [Need] Grant Program. ORS 575-031-0025. February 2002.

[6] Oregon Student Assistance Commission Fact Sheet. November 2002.

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[9] "The Human Capital Economy and Higher Educational Opportunity in Oregon." Postsecondary Education OPPORTUNITY. 2002.

[10] Oregon Student Assistance Commission.

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[12] " State of the States: Comparing Oregon and Washington." Access Denied Symposium. October 2002.

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[14] "Empty Promises: The Myth of College Access in America."

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[21] "Who Should We Help? The Negative Social Consequences of Merit Scholarships." The Civil Rights Project, Harvard University. August 2002.

[22] "Who Should We Help? The Negative Social Consequences of Merit Scholarships."

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[25] "College Access and Persistence in Oregon."

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